

362.1

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: MUNOZ et al.

Application Serial No.: 09/886,919

Filing Date: June 21, 2001

For: METHOD AND APPARATUS FOR
EVALUATING AN APPLICATION
FOR A FINANCIAL PRODUCT

) Group Art Unit: 3624
)
) Examiner: Felten, Daniel S. **RECEIVE**
)
) **RESPONSE TRANSMITTAL** **APR 17 2003**
)
) Office Action Mailed: March 10, 2003 **GROUP 360**
)
) Attorney Docket No.: G10.002
)
) Buckley, Maschoff, Talwalkar & Allison LLC
) Five Elm Street
) New Canaan, CT 06840
) (203) 972-0006

CERTIFICATE OF 1st Class Mail

I hereby certify that this correspondence is being sent via first class mail to the Commissioner for Patents, Washington, DC 20231, on April 10, 2003.

Dated: April 10, 2003 By:

Commissioner for Patents
Washington, DC 20231

Sir:

Transmitted herewith for filing are:

1. A credit card authorization form in the amount of _____ for:
 - a. claims in excess of those previously paid for pursuant to 37 CFR 1.16(c);
 - b. independent claims in excess of those previous paid for pursuant to 37 CFR 1.16(b). Amendment transmittal with fee calculation attached;
 - c. a 1 month extension of time request pursuant to 37 CFR 1.17(a).

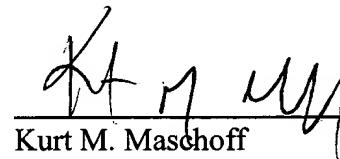


The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- i. Charge the fees indicated above.
- ii. Credit any overpayment
- iii. Charge any additional fees required under 37 CFR 1.16 and 1.17.

2. Response/Restriction Requirement
 - a. After Final
3. Additional Enclosures: Acknowledgement postcard and Response transmittal.

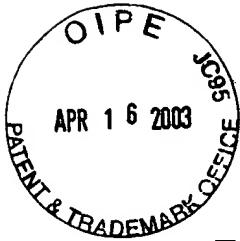
Respectfully submitted,



Kurt M. Maschoff
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(203) 972-0081

April 10, 2003

Date



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For: METHOD AND APPARATUS FOR
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FOR A FINANCIAL PRODUCT

) Group Art Unit: 3624
)
) Examiner: Daniel S. Fetter
)
) **RECEIVED**
) **APR 17 2003**
) **RESPONSE**
) **to the Restriction Requirement**
) **Mailed March 10, 2003**
) **GROUP 3600**
)
) Docket No.: G10.002
)
) Buckley, Maschoff, Talwalkar & Allison LLC
) 5 Elm Street
) New Canaan, CT 06840
) (203) 972-0006
)

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on April 10, 2003.

Dated: April 10, 2003

By: Edith Martin
Edith Martin

Commissioner for Patents
Washington, DC 20231

Sir:

In response to the Office Action mailed March 10, 2003 (Paper No.7), Applicants respectfully request consideration of the following remarks.

REMARKS

Claims 1-27 are pending in the application. The Examiner has imposed a restriction requirement in this case. In particular, the Examiner states: